



## International Conference on Business and Banking Innovations (ICOBBI)

magister  
manajemen

### Letter of Manuscript Acceptance

Dear Nensi Laurence Nggai,

Thank you for registering as speaker 2nd the International Conference of Business and Banking Innovations (ICOBBI 2020) topics that be scheduled for you is ***“Nuturing Business and Banking Sustainability”***

Herewith, the committee on ICOBBI 2020 would like to inform that your manuscript title:

***“The Influence of Utilitarian Value, Hedonic Value, and Perceived Risk on Customer Satisfaction and Customer Loyalty to Shopee Customers in Surabaya”***

is **ACCEPTED** to be presenting on the ICOBBI 2020

Please note your research manuscript will be reviewed by Independent Reviewer, while presentations to select best paper. The award winner papers (best and two runners up) will also be published in ventura, and all papers will be published at ISSN /ISBN.

Sincerely yours,

Nanda  
Chief on the ICOBBI 2020

Farhan Hisyam  
Chief on HIMAPAS



Prof. Dr. Tatik Suryani., Psi., MM  
Director of Magister Manajemen STIE Perbanas Surabaya

# Certificate of Appreciation

Awarded to

**NENSI LAURENCE NGGAI, S.E., M.M**

for the

**2nd Best Paper**

in the International Conference on Business and Banking Innovations  
(ICOBBI) "Nurturing Business and Banking Sustainability"  
on 14 & 15 august 2020



Prof. Angelica  
M. Baylon, Ph.D

Director Maritime Academy  
of Asia and the  
Pacific, Philippines



Assoc Prof. Dr. Ellisha  
Nasruddin

Graduate School of Business  
USM, Malaysia



Chonlatis Darawong,  
Ph.D

Sripatum University, Thailand



  
Dr. Yudi Sutarto, S.E,  
M.Si

Chairman of STIE Perbanas  
Surabaya, Indonesia